

REMARKS

Claims 27-46 stand rejected, of which claims 27, 37 and 42 are independent. Claims 27-28, 30-34, 36-38, 41-43, 45 and 46 have been amended. Claims 29, 35, 39, 40 and 44 have been canceled. No new matter has been added. The Applicants respectfully request reconsideration in view of the foregoing amendments.

Miscellaneous Amendments

Claims 28, 30-34, 36, 38, 41, 43, 45 and 46 have been amended solely for the purpose of proper antecedent basis and clarity. No new matter is introduced.

Claim Rejections – 35 U.S.C. 103

Claims 27-36 were rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent 5,893,091 ("Hunt et al."). Claims 37-46 were rejected under 35 U.S.C. 103(a) as being unpatentable over Hunt et al. in view of U.S. Patent Application Publication No. 2005/0154658 ("Bove et al.").

Claim 27 as now amended recites a computer system that delivers financial messages to individual clients comprising a messaging system. The messaging system, in particular part, comprises an intervention system module that delays delivery of at least one of the financial messages automatically created for delivery to an individual client. During the delay, the intervention system module presents the at least one financial message through a user interface to enable manual modification of the content of the at least one financial message, resulting in a modified financial message. The resulting modified financial message is delivered to the individual client. Claims 37 and 42 recite similar features. Support for this feature can be found in FIG. 2 and 19-24 and in the subject specification as originally filed from page 25, line 2 to page 28, line 15.

Accordingly, the intervention system module enables authorized users, such as financial advisors, to add personalized comments to automatically generated financial

messages that are delayed for delivery to individual clients. Neither Hunt et al. nor Bove et al. teach or suggest this feature.

In Hunt et al., so-called “Timely Information Servers” and “Branded Information Servers” create information alerts and broadcast such alerts to clients or other Timely Information Servers for further delivery. (See Hunt et al.: FIGS. 1, 2; col. 7, line 53 to col. 8, line 42). At best, Hunt et al. merely state that “[t]he alerts provided by the Branded Information Server 20 to the Timely Information Server 4 can be the same as those provided to clients 8a or they may be modified.” (See Hunt et al.: FIG. 3; col. 8, line 43 to col. 9, line 10). However, Hunt et al. do not discuss how such alerts may be modified. Specifically, Hunt et al. do not teach or suggest any computerized system or method at all for delaying the delivery of a financial message to an individual client and, during the delay, presenting the financial message through a user interface to enable manual modification of the content of the at least one financial message prior to delivery to the individual client, as now recited in claims 27, 37 and 42.

Bove et al. does not correct the deficiencies of Hunt et al. Rather, Bove et al. is directed to a computerized scheme that automates investment planning for a client. In particular, Bove et al. automatically generates financial transaction recommendations which are (i) displayed on a summary report for review by the client or the client’s financial manager or (ii) electronically communicated to a trade execution computer which automatically performs the necessary transactions to execute the buy/sell recommendations. (See Bove et al.: Abstract).

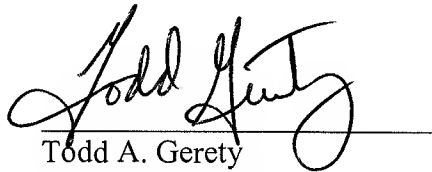
For at least these reasons, claims 27, 37 and 42 are patentable, as they are neither anticipated nor obvious in view of the cited art of record.

Furthermore, by virtue of at least their dependency upon claims 27, 37 and 42 and the additional features recited therein, claims 28, 30-34, 36, 38, 41, 43 and 45-46 are also patentable.

CONCLUSION

In view of the above amendments and remarks, it is believed that claims 27-28, 30-34, 36-38, 41-43 and 45-46 are in condition for allowance, and it is respectfully requested that the application be passed to issue. If the Examiner feels that a telephone conference would expedite prosecution of this case, the Examiner is invited to call the undersigned.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Todd Gerety", written over a horizontal line.

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